

FIG. 1

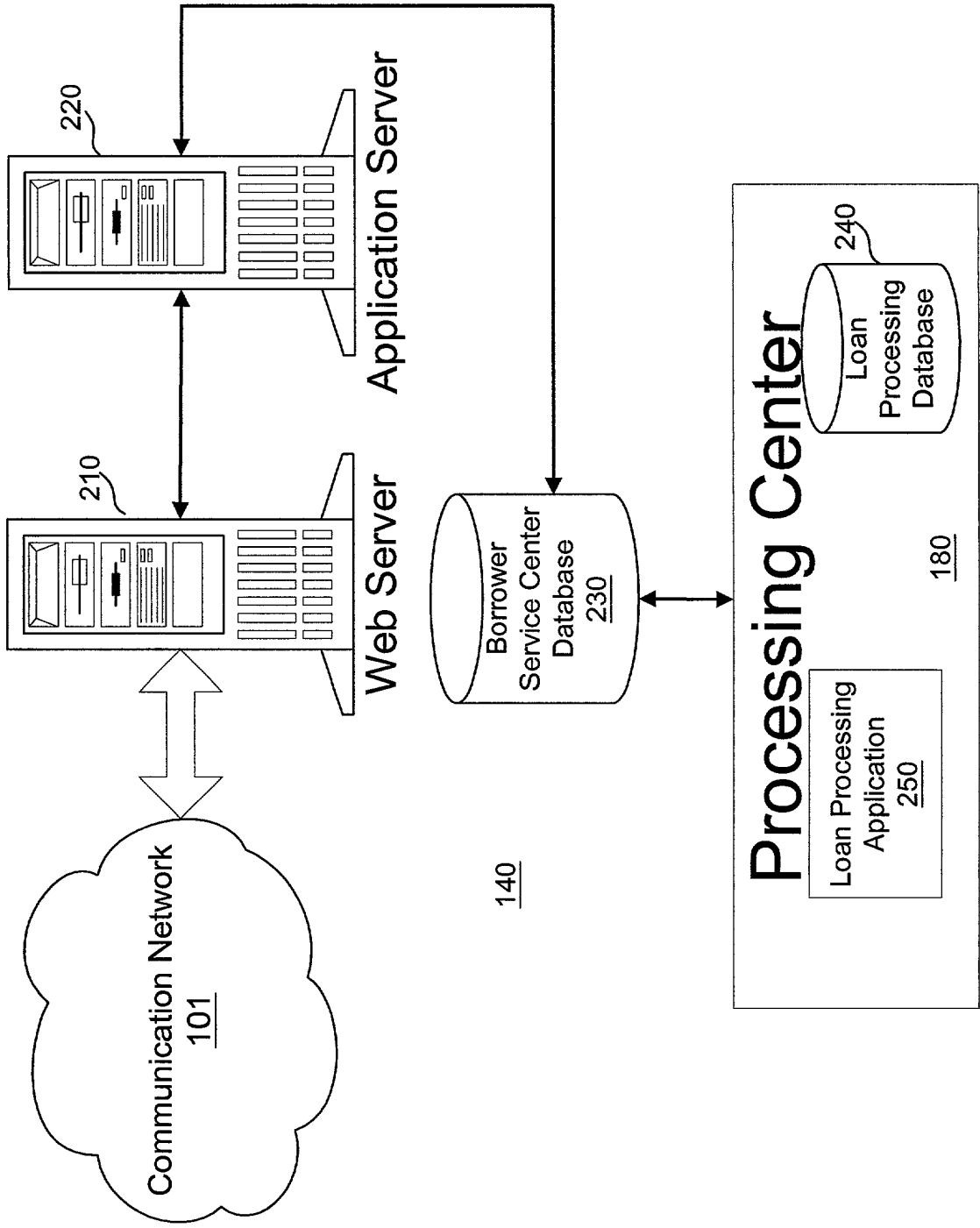


FIG. 2

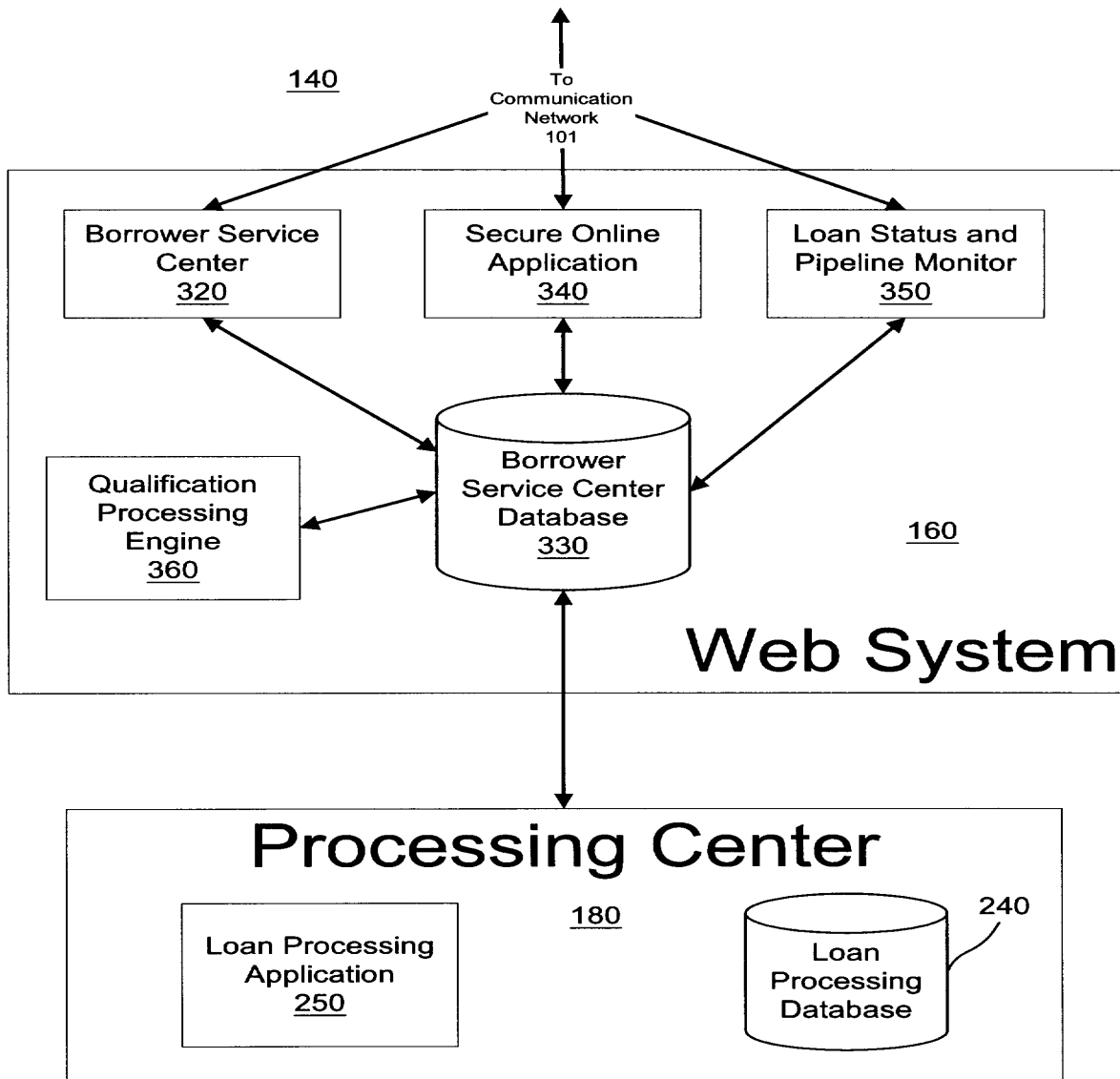


FIG. 3

SCANNED, # 20

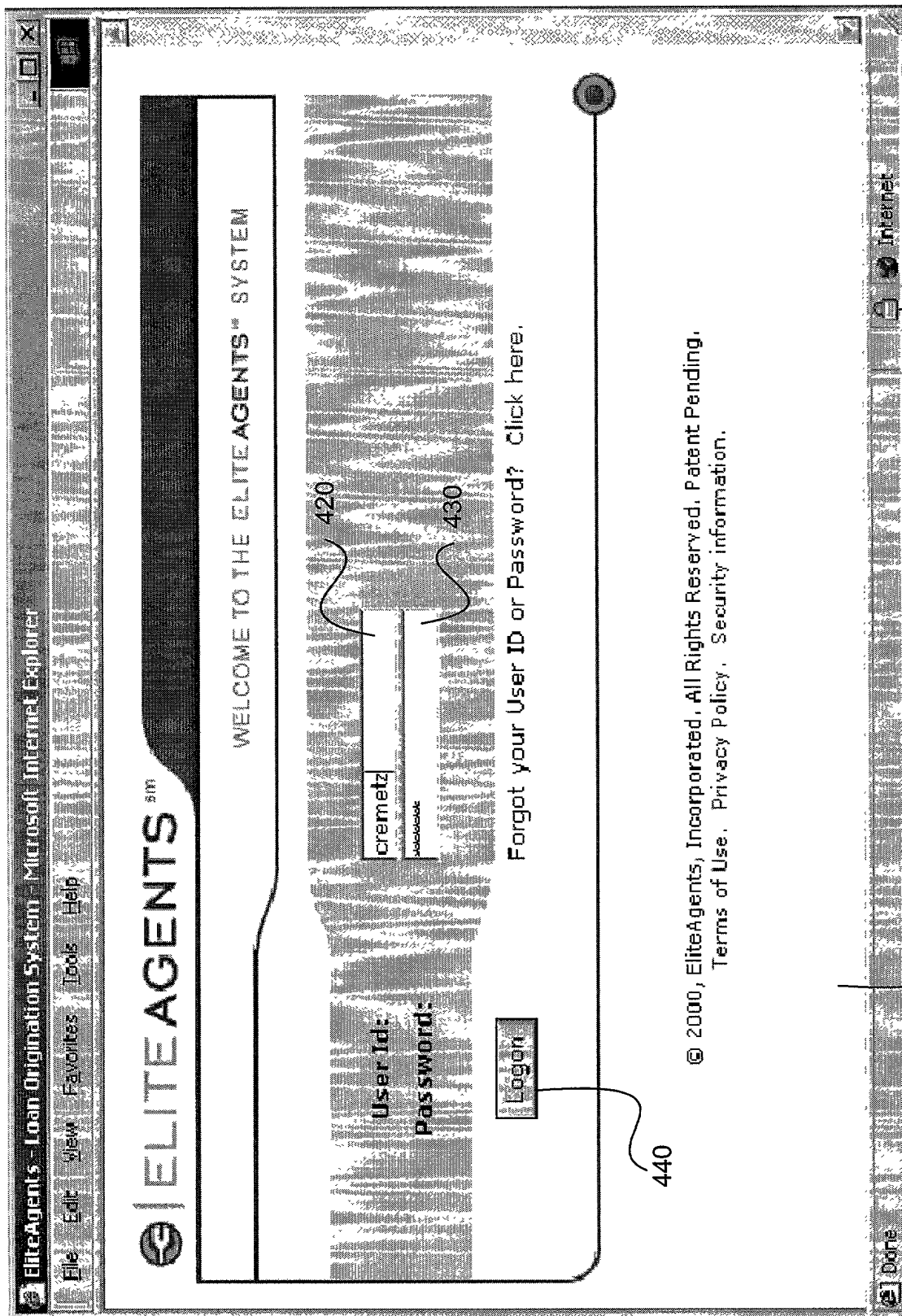


FIG. 4

400

410

440

© 2000, EliteAgents, Incorporated. All Rights Reserved. Patent Pending.  
Terms of Use. Privacy Policy. Security information.

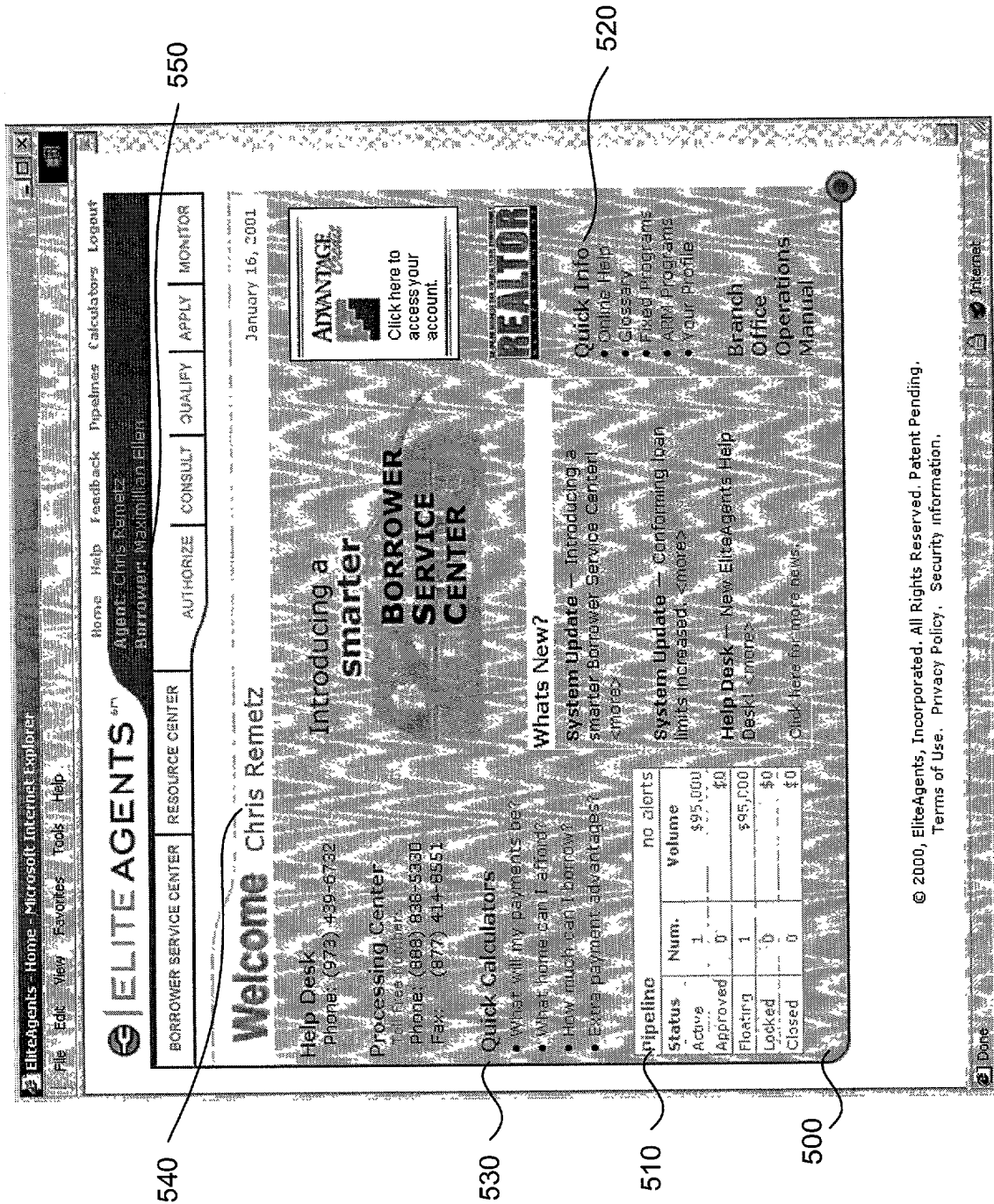


FIG. 5

600

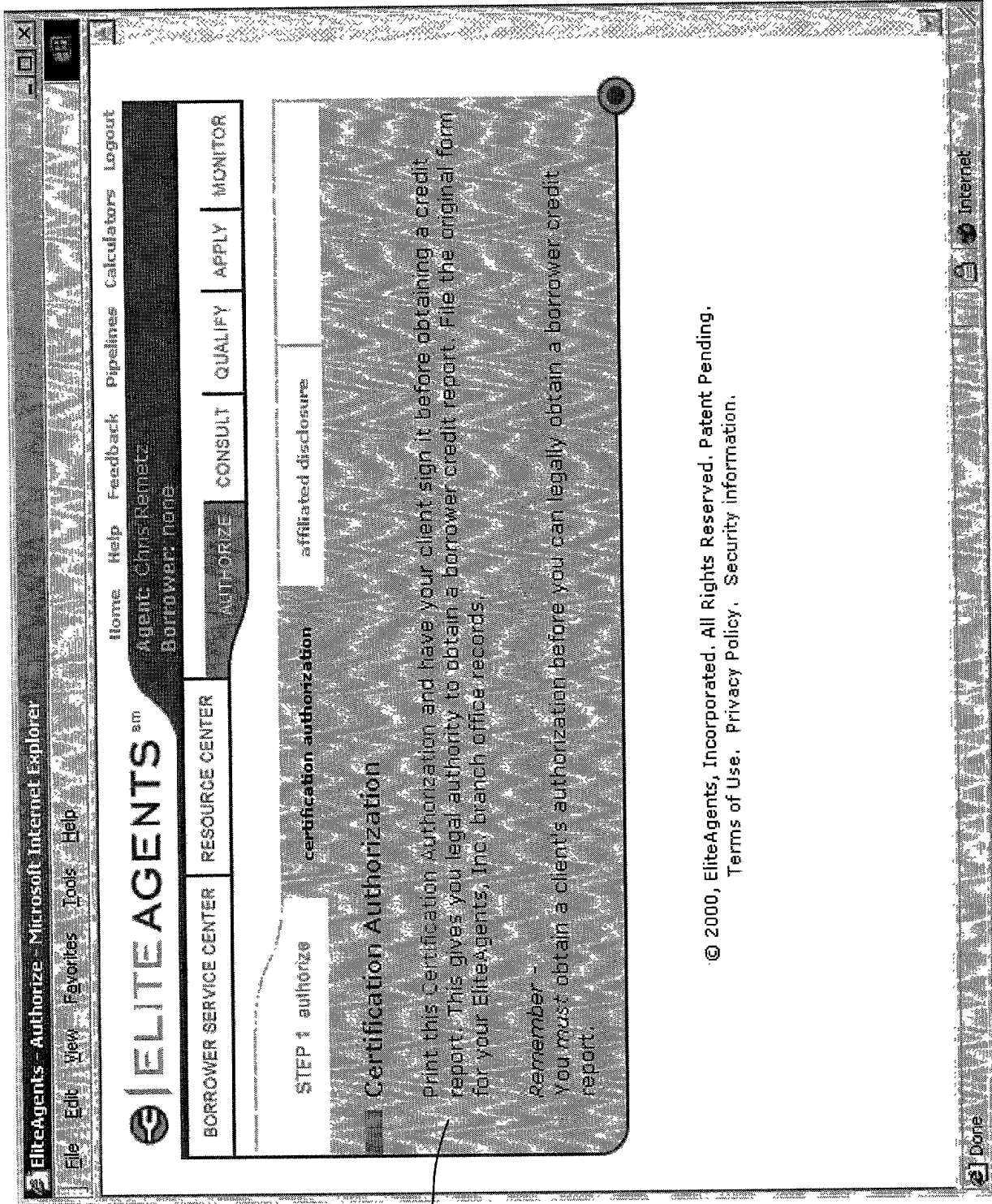


FIG. 6

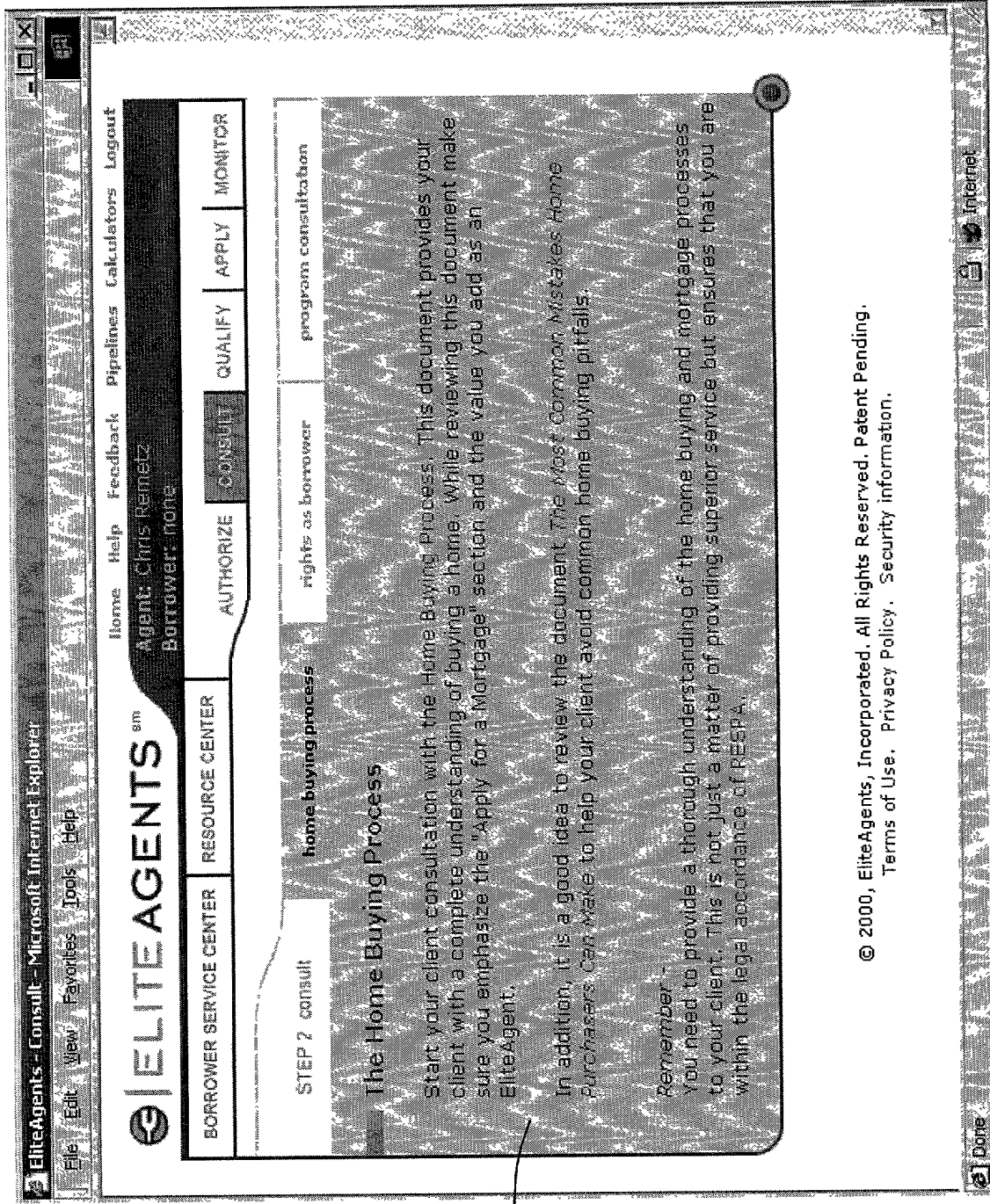


FIG. 7



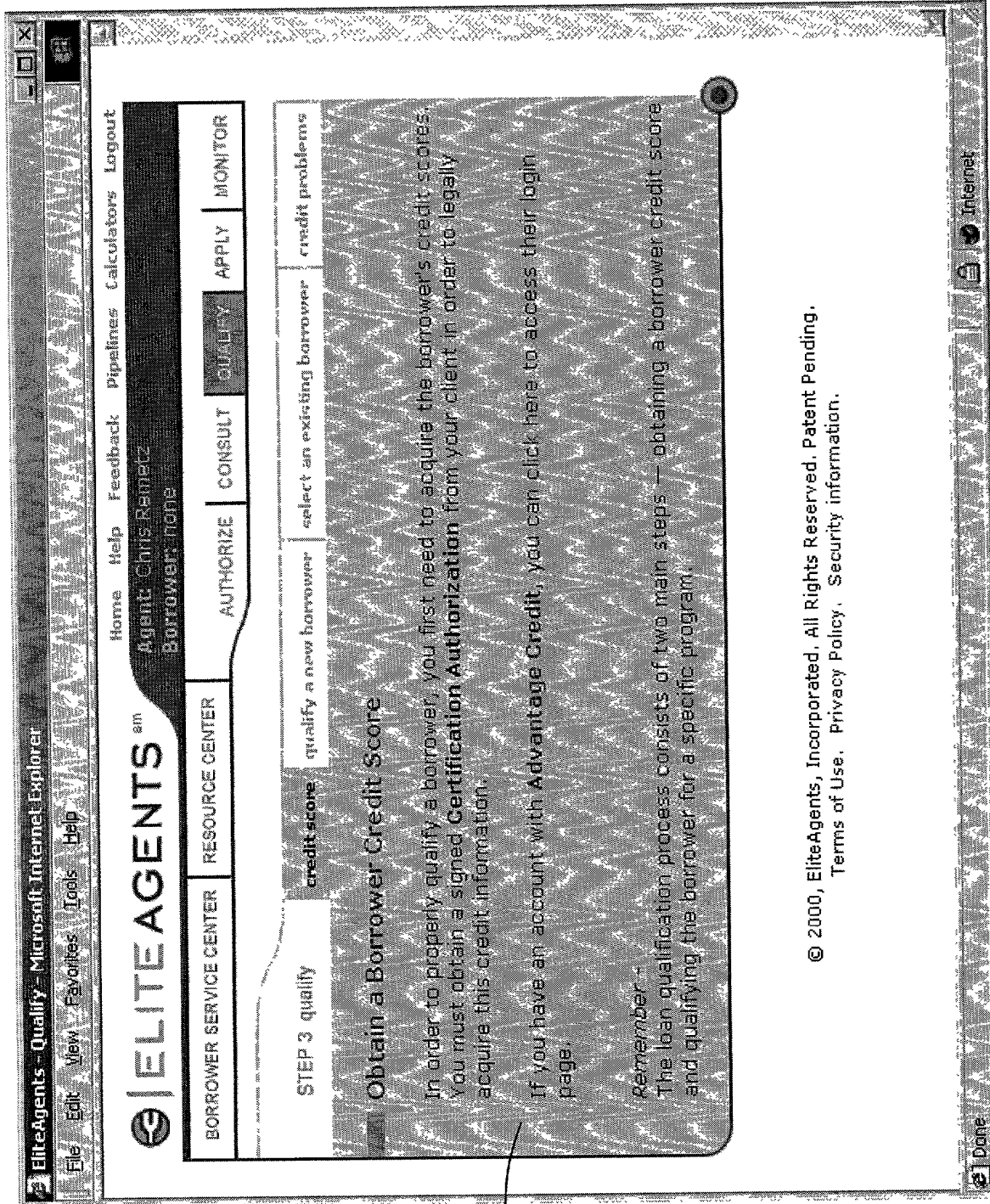


FIG. 8



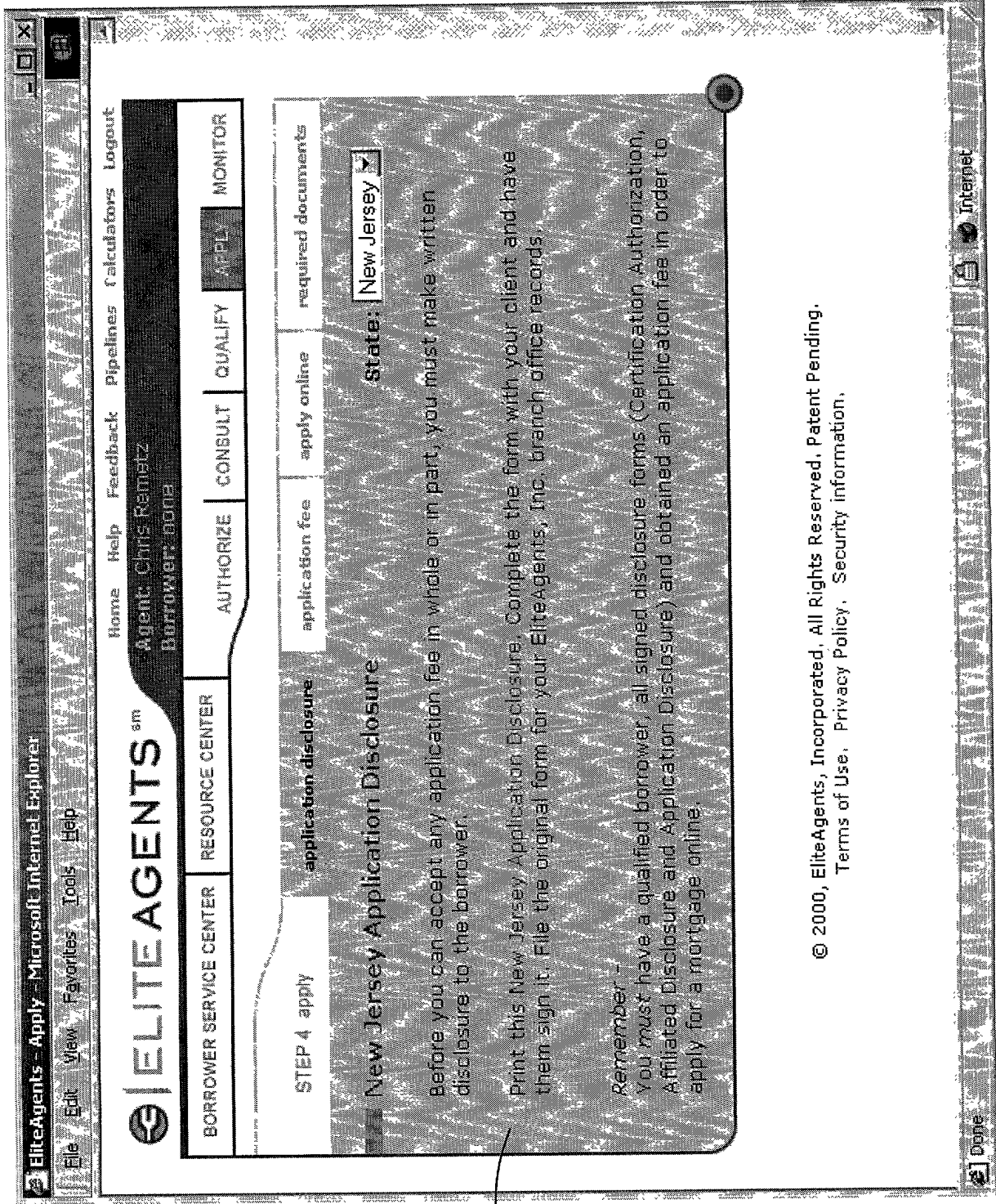
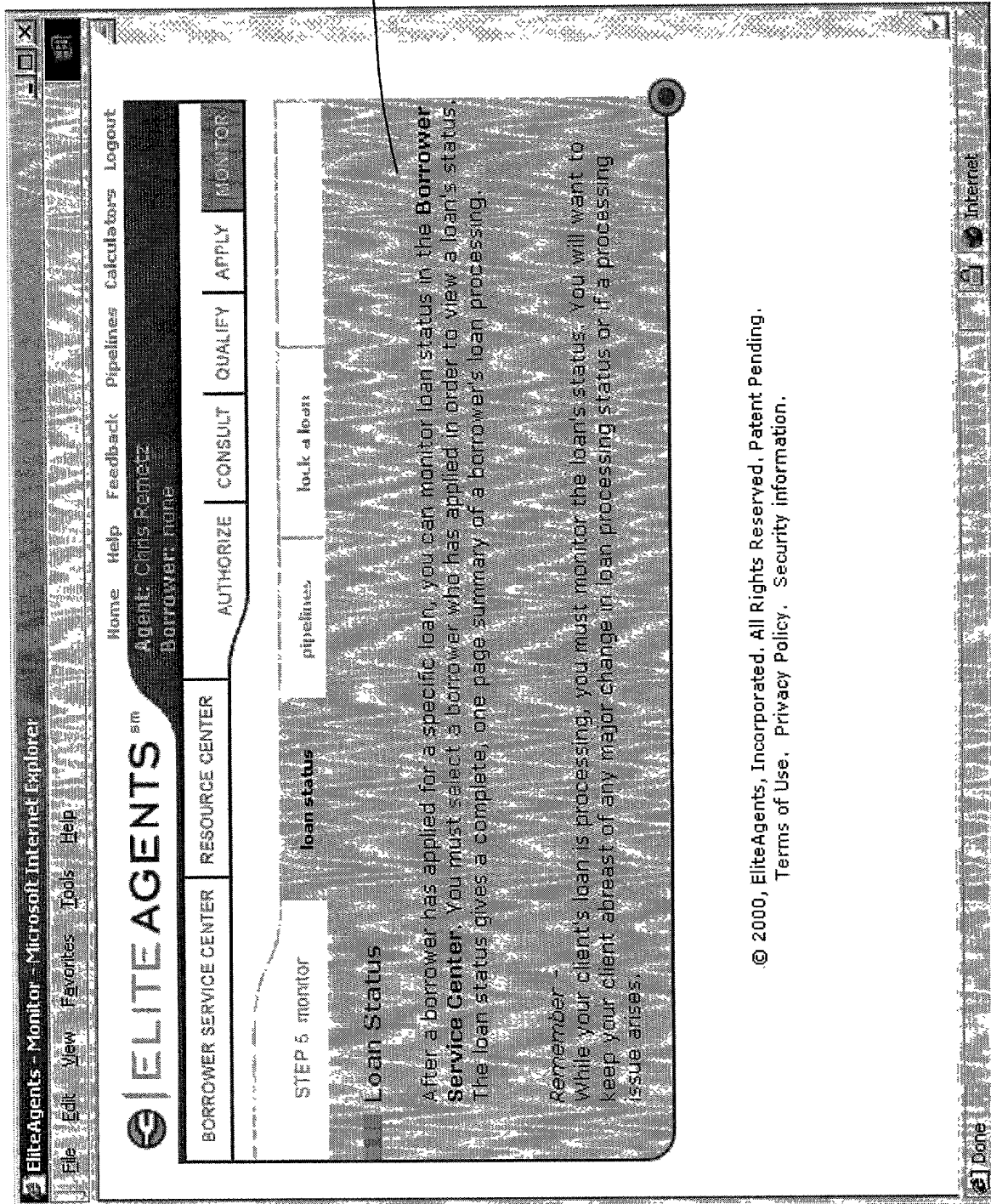


FIG. 9



© 2000, EliteAgents, Incorporated. All Rights Reserved. Patent Pending.  
Terms of Use, Privacy Policy, Security information.

FIG. 10

FIG. 11

EliteAgents - Personal Information - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Home Help Feedback Pipelines Calculators Logout

**ELITEAGENTS** .am

Agent: Chris Ramatz  
Borrower: Harvey Polonsky

RESOURCE CENTER

borrower service center

financials

property options

qualified programs

program details

AUTHORIZE CONSULT QUALIFY APPLY MONITOR

**Borrower Information**

1. Number of Borrowers: 1

2. Purpose of Loan: ☐ Purchase ☒ Refinance

3. Borrower Password: grapefruit

**Borrower 1**

1. Borrower Type: Primary Borrower

2. First Name: Harvey

3. Last Name: Polonsky

4. Street Address: 43 West Elm

5. City: Oak Swamp

6. State: New Jersey

7. ZIP: 07000

8. phone: 908-555-0987 Ext:

9. Fax:

10. E-mail: hpolo@mindspring.net  
(for example, name@eliteagents.com  
Do not enter spaces)

Save

Done Internet

FIG. 12

EliteAgents - Credit & Financials - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Home Help Feedback Pipelines Calculators Logout

**ELITEAGENTS<sup>sm</sup>**

Agent: Chris Remelz  
Borrower: Harvey Polonsky

RESOURCE CENTER AUTHORIZE CONSULT QUALIFY APPLY MONITOR

borrower service center borrower financials property options qualified programs program details

**General Information**

1. Can you verify your income? ☐ Yes ☒ No

2. Gift Amount: \$ 0

**Borrower 1 Financial Information**

1. Credit Score: 730

2. Liquid Assets: \$ 45000  
(Include checking and savings accounts, and any other assets that will be liquidated for this transaction.)

3. Retirement Accounts:

4. Annual Income: \$ 17500

5. Monthly Debt: \$ 78500

6. Number of Properties Owned: 1220  
(other than subject property)

7. Other Real Estate Owned (1):

a. Property Use: Primary Pending Sale

b. Property Type: 1-Family

c. Sales Price: \$ 190000

d. Total Outstanding Mortgage Balances: \$ 75000

Save

Done Internet



FIG. 13

The screenshot displays the EliteAgents web application in a Microsoft Internet Explorer browser window. The page title is "EliteAgents - Subject Property Information". The browser's address bar shows the URL "http://www.eliteagents.com/". The page features a navigation menu with links: Home, Help, Feedback, Pipelines, Calculators, and Logout. Below the navigation menu, the user is logged in as "Agent: Chris Renetz" and "Borrower: Harvey Polonsky". The main content area is titled "Subject Property Information" and contains a form with the following fields:

- 1. State where property is located: New Jersey
- 2. County: Morris
- 3. Property Type: 1-Family
- 4. Property Use: Primary Residence
- 5. Purchase Price: \$ 225000
- 6. Estimated Payments & Income:
  - a. Annual Property Taxes: \$ 5700
  - b. Annual Homeowners Insurance: \$ 900
  - c. Monthly Condo Common Charges: \$ 0
  - d. Monthly Rental Income: \$ 0

At the bottom of the form, there is a "Save" button. The page footer contains the copyright notice: "© 2000, EliteAgents, Incorporated. All Rights Reserved. Patent Pending. Terms of Use, Privacy Policy, Security information."

FIG. 14

EliteAgents - Loan Options - Microsoft Internet Explorer

File Edit View Favorites Tools Help

RESOURCE CENTER

Home

Help

Feedback

Pipeline

Calculators

Logout

Agent: Chris Ramatz

Borrower: Harvey Polonsky

AUTHORIZE

CONSULT

QUALIFY

APPLY

MONITOR

borrower

service center

financials

property

options

qualified programs

program details

Loan Options

1. Select loan program(s):

☒ 30 Year Fixed
☐ 20 Year Fixed
☒ 15 Year Fixed
☐ 10 Year Fixed

2. Downpayment:

Percent

or

Amount

☐ 0%
☐ 3%
☐ 5%
☐ 10%
☐ 15%
☐ 20%
☐ 25%
☐ Other

3. Seller Concessions:

\$35000

\$0

4. Desired Points:

1

45

5. Minimum Lock Days:

45

6. Special Options:

☐ Waive Tax & Insurance Escrows

Qualify

Done

Internet

© 2000, EliteAgents, Incorporated. All Rights Reserved. Patent Pending.  
Terms of Use. Privacy Policy. Security Information.

FIG. 15

EliteAgents - Qualifying Programs - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Home Help Feedback Pipelines Calculators Logout

ELITEAGENTS<sup>sm</sup>

Agent: Chris Remiaz

Borrower: Harvey Polonsky

RESOURCE CENTER

borrower service center

financials

property

options

qualified programs

program details

AUTHORIZE

CONSULT

QUALIFY

APPLY

MONITOR

Qualified Programs

Need help? Call the Help Desk at (973) 439-6732

30 Year Fixed

Points: 0.000

Rate	Comm	Lock	P&I	Date	Bank
7.250	\$475	45	\$1,296	1/12/01	Chapel
7.375	\$523	45	\$1,312	1/12/01	Chapel
7.500	\$570	45	\$1,329	1/12/01	Chapel
7.625	\$760	45	\$1,345	1/12/01	Chapel
7.750	\$903	45	\$1,361	1/12/01	Chapel
7.875	\$998	45	\$1,378	1/12/01	Chapel

15 Year Fixed

Points: 0.000

Rate	Comm	Lock	P&I	Date	Bank
6.875*	\$428	45	\$1,695	1/12/01	Chapel
7.000*	\$475	45	\$1,708	1/12/01	Chapel
7.125*	\$618	45	\$1,721	1/12/01	Chapel
7.250*	\$713	45	\$1,734	1/12/01	Chapel
7.375*	\$760	45	\$1,748	1/12/01	Chapel

Cautionary Qualification:

This qualification falls outside the normal guidelines of the investor and is subject to Automated Underwriting approval.

1510

1500

1520



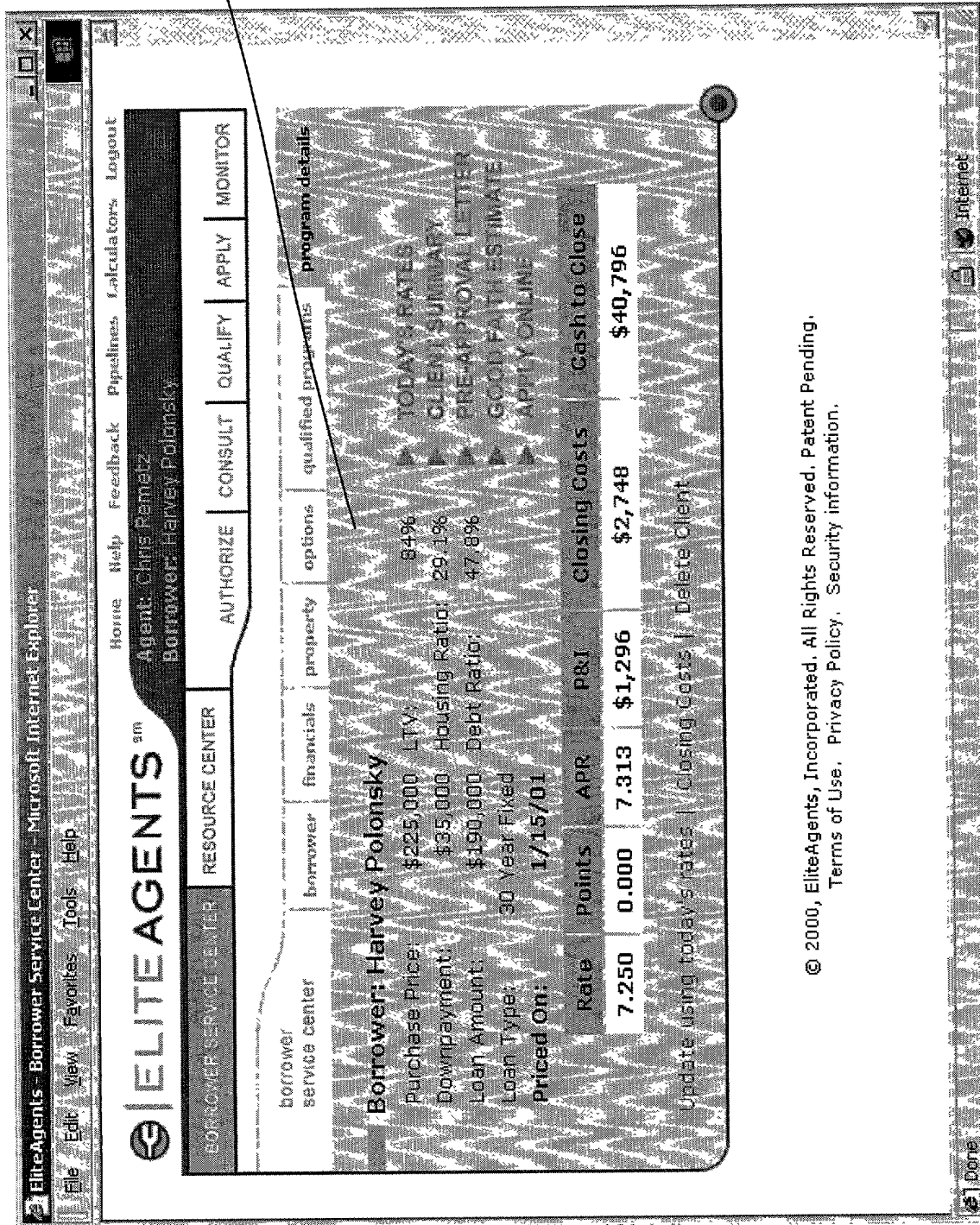


FIG. 16

Elite Agents Client Summary

Elite Agents, Inc. 2003

## ELITE AGENTS<sup>SM</sup>

### Client Summary

Your EliteAgents Rep is:	Your Information is:
Agent: Chris Remetz	Buyer: Harvey Tolonsky
Office: EliteAgents, Inc.	Address: 43 West Elm
Address: 39 Plymouth Street	Oak Swamp, NJ 07000
Field: RI	Phone: 908 555 1087
Fairfield, NJ 07004	Fax:
Phone: 973 808 5770	Email: hpolo@windsping.net
Fax: 973-808-5710	ID: 378
Email: chris@eliteagents.com	Password: grapefruit

On 1/16/01 you placed the following 30 year fixed rate loan:

Loan Use:	Purchase
Property Type:	1-Family
Property Use:	Primary Residence
Purchase Price:	\$225,000
Down Payment:	\$55,000
Loan Amount:	\$170,000
Rate:	7.250
Points:	0.000
Est. Mortgage Payment:	\$1,006
Months to Payoff:	45
State:	NJ
LTV:	84%
Financing Rate:	29.1%
Debt Ratio:	47.8%

You can check your loan status on the World Wide Web at any time:

1. Point your web browser to <http://client.eliteagents.com/>
2. Enter your ID number 378
3. Enter your password: grapefruit

If you have any questions, please contact Chris Remetz at 973-808-5770.

Thank you for using EliteAgents

FIG. 17

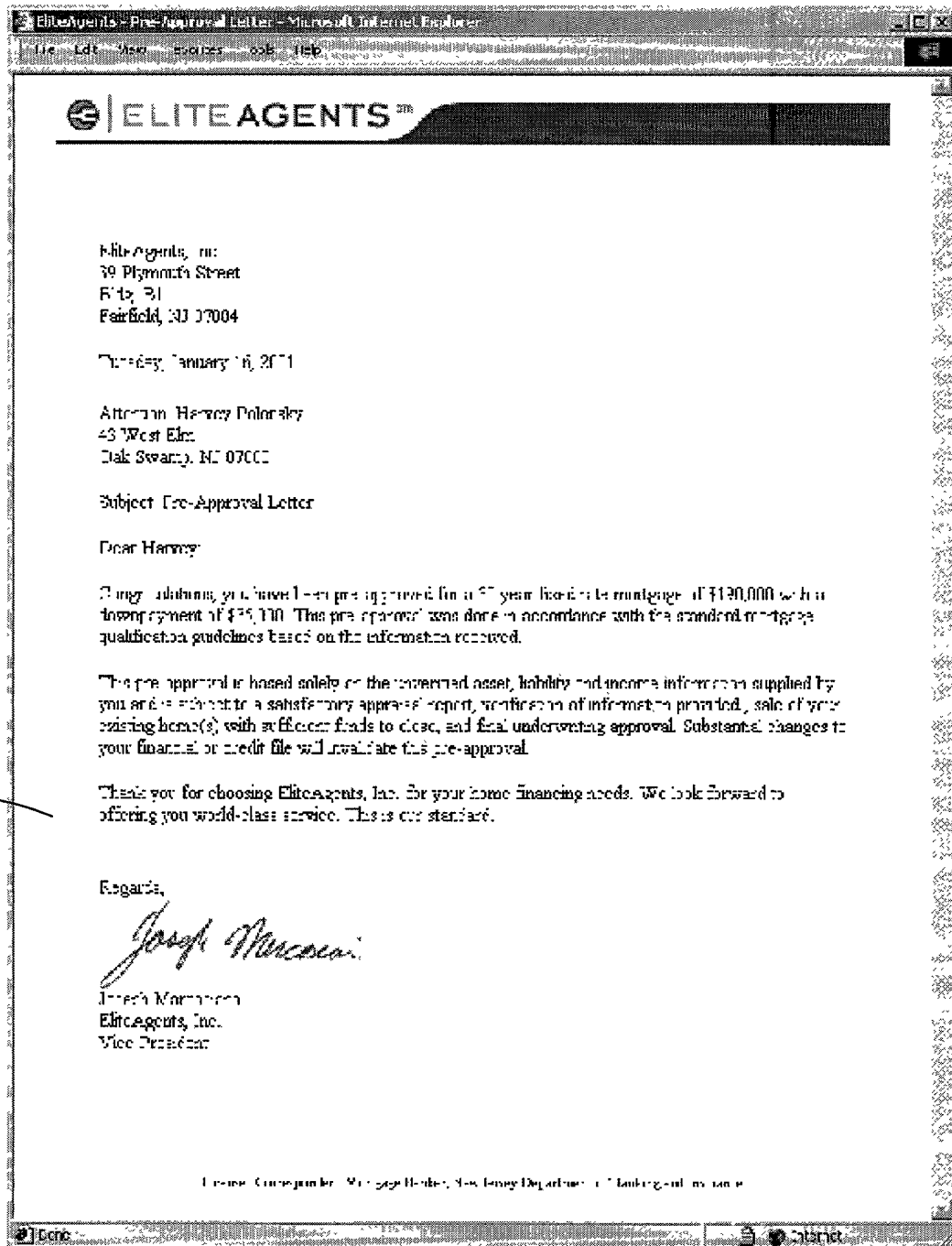


FIG. 18



FIG. 20

EliteAgents - Credit Card Approval - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Home Help Feedback Pipelines Calculators Logout

**ELITE AGENTS<sup>sm</sup>**

Agent: Chris Remetz  
Borrower: Maximilian Ellen

BORROWER SERVICE CENTER RESOURCE CENTER AUTHORIZER CONSULT QUALIFY APPLY MONITOR

### Payment Information

☒ Description: Appraisal Fee  
Amount: \$450.00

☐ Description: Credit Mortgage Approval  
Amount: \$39.00

1. First Name: Maximilian

2. Last Name: Ellen

3. Address: 1 Main St

4. City: Fairfield

5. State: New Jersey

6. Zip: 07004

7. Payment Method:

☒ Credit Card: (American Express, Discover, Master Card, Visa)

Card #: 4430 5200 7525 5555

Expires: 01/02

☐ Personal Check received by agent:

Check #: \_\_\_\_\_

Submit

Done

Internet

2000

FIG. 21

EliteAgents, Inc. - Microsoft Internet Explorer

File Edit View Favorites Tools Help

**ELITEAGENTS** sm

**PLEASE TAKE NOTE OF YOUR USER ID (0-378)**  
It can be used to return to your application at any time.

**UNIFORM RESIDENTIAL LOAN APPLICATION FORM**

**This application is designed to be completed by the applicant(s). There are six parts to this application. Co-Borrower information must also be provided (and the appropriate box selected below) when:**

☐ the income or assets of a person other than the "Borrower" (including the Borrowers spouse) will be used as a basis for loan qualification or

☐ the income or assets of the Borrowers spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, or the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

**Your email address:** HPOLO@MINDSPRING.NET

If you know your Loan Officer's name please enter it here, to expedite the processing of your loan application:  
CHRIS REMETZ

**1. Type of Mortgage and Terms of Loan**

**Mortgage Applied For:**  
☒ Conventional ☐ FHA ☐ VA ☐ FmHA ☐ Other(Explain)                     

**Loan Amount:** \$180000.00

**Interest Rate:** 7.250 %

**No. of Months:** 360

**Amortization Type:** Fixed Rate

You have now completed the first part of the loan application. After you submit this part, you will be presented with part 2. Click on the Next Section Button Below.

[Next Section](#)  
Click here to continue

Copyright 1998, Rights to the HTML source are retained by Contour Software, Inc.  
Copying any portions hereof without permission is prohibited, and subject to damages and fines.

Done Internet

EliteAgents - Borrower Service Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Home Help Feedback Pipelines Calculators Logout

Agreed: 11/4/00  
Borrower: Felita Hugo

BORROWER SERVICE CENTER RESOURCE CENTER AUTHORITY CONSULT QUALIFY APPLY MONITOR

BORROWER SERVICE CENTER options qualified programs program details **loan status**

### Loan Status

Documents & Conditions | Borrower | Rate Info | Processor | Processing | Property  
Loan Info | Borrower's Attorney/Title | Appraisal Info | Builder/Broker | Borrower's Realtor  
Credit Bureau | Full Owner's Insurance Clause | Title Insurance Clause

LOCK A LOAN

#### Comments To Agent

RECEIVED APPRAISAL-CAME IN AT 230K ONLY NEED 1 MORE YOE WHICH I AM WORKING ON.  
SHOULD HAVE IT TODAY

Borrower		Rate Information	
Name:	Felita Hugo	Rate:	7.500%
Address:	10 Huron Ave apt: 13L Jersey City, NJ 07309	Points:	1.125%
Tel:	917-4577140	Lock Status:	
Fax:		Lock Exp:	11/1/00
Work:	212-420-2000	Est Close:	11/1/00
E-mail:			

Processor		Processing Information	
Contact:	Linda Tarallo	Applied:	5/11/00
Phone:	203-740-7411	Submitted:	6/14/00
Fax:	203-740-7441	Approved:	9/15/00
E-mail:	hugers@eliteagents.com	Closed:	11/1/00

Agent's Action:

2200

FIG. 22



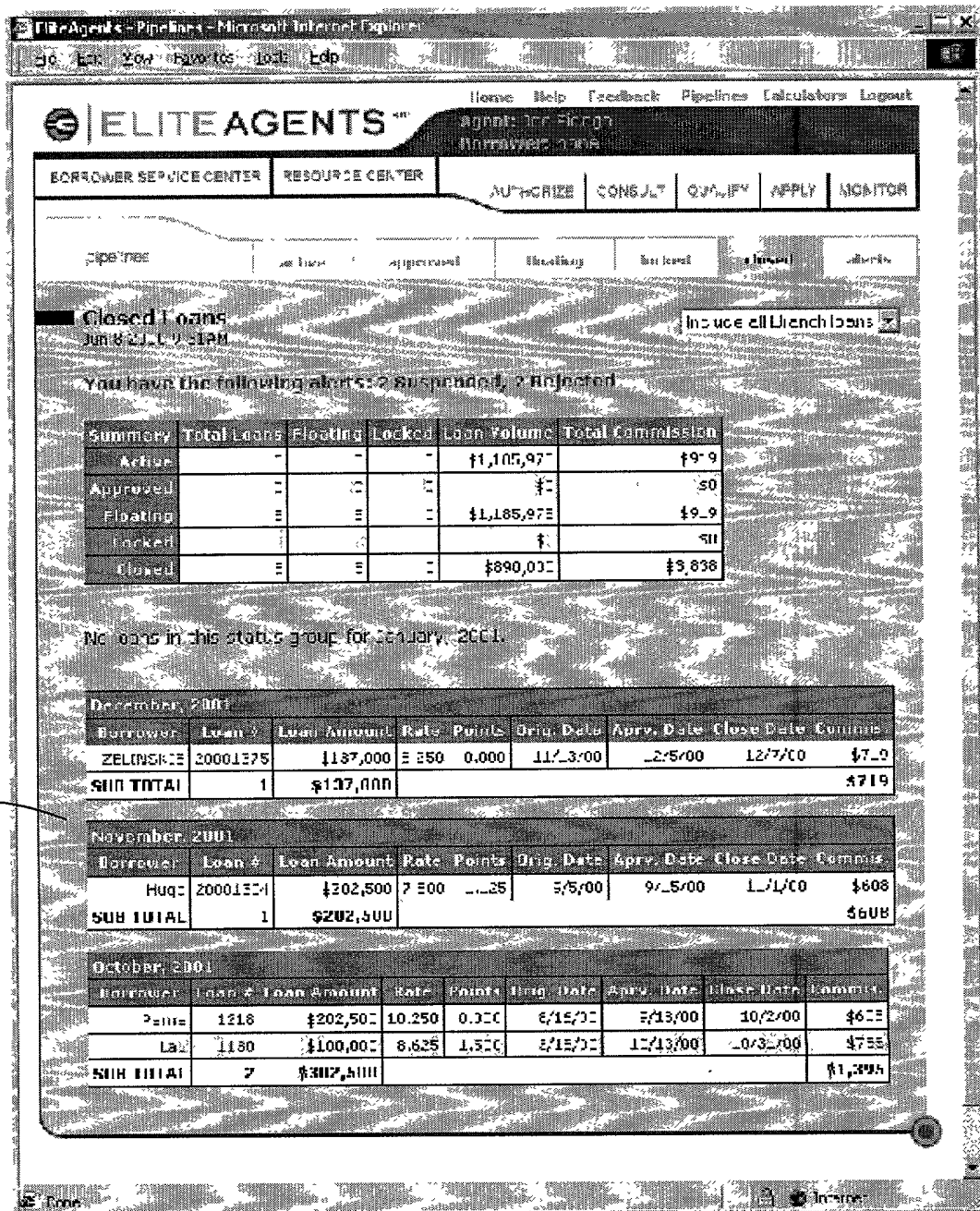


FIG. 23